

**MR. ROGER SIMPSON-HARRIS
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Board of Governors
Secretary Jennifer L. Johnson
Federal Reserve System
20th St. and Constitution Avenue
Washington, D. C. 20551

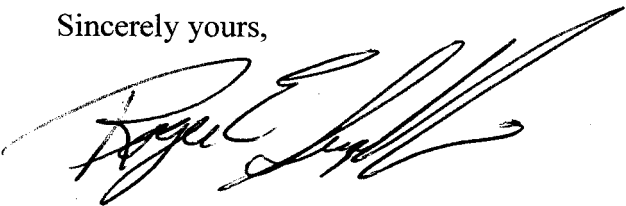
Board of Governors,

The Federal Reserve Board's regulation of subprime credit card fees should not be permitted. Subprime credit card companies allow those of us with less than perfect credit a chance to repair our credit history. I worry that these restrictions to fee schedules will only prevent companies from offering subprime credit altogether. This will make it harder for people to improve their financial situations.

A few years ago, after my divorce, I had to file bankruptcy. With this unfortunate blight on my credit history, I was unable to obtain credit from any major credit companies. After trying several times, I researched and found CorTrust Bank online and applied. I was immediately approved and paid only a nominal fee. Since then I have not been disappointed in my decision to have a CorTrust credit card. Not only has my credit rating increased causing me to have a higher credit limit, but I have also been approved by the very same credit card company that denied me earlier. This would not have been possible if I had not lived up to my obligations to pay on time and stay within my limits. I am very happy with the way CorTrust has provided me their service and commitment. They were the only ones who trusted in my ability to rebuild my credit, thus making me a customer for life.

I hope that you will take my story in consideration and that you will prevent the regulations from passing. There are many honest citizens who, because of unforeseen circumstances, need another chance in rebuilding their credit rating. Reconsider your options and allow these subprime companies to operate without your interference.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Roger Simpson-Harris', with a stylized, flowing script.

Roger Simpson-Harris